

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION

IN RE:)	
)	
JOHN EDWARD KOZ AND)	
HEATHER MASSEY KOZ,)	Case No. 16-30917
)	Chapter 7
Debtors.)	

REPORT OF SALE

NOW COMES, A BURTON SHUFORD, TRUSTEE, and respectfully makes this Report of Sale pursuant to Rule 6004 of the Rules of Bankruptcy Procedure:

1. Pursuant to the order of this Court entered on February 21, 2017 the Trustee has sold all of his interest in the real estate described hereinbelow:

Property Address of 2369 Capes Cove Drive, Sherrills Ford, Catawba County, North Carolina, 28637 and Boat slip #28, Dock D

2. The total receipts paid to the bankruptcy estate from this sale were \$30,194.75.
3. Attached hereto is a true and accurate copy of the closing statement from said sale.

This the 8th day of March, 2017.

/s/ A. Burton Shuford
A. Burton Shuford, NCBN 10035
4700 Lebanon Road, Suite A-2
Mint Hill, North Carolina 28227
Direct Dial: (980) 321-7000
bshuford@abshuford.com
Attorney for the Trustee



A. Settlement Statement (HUD-1)

B. Type of Loan

1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> RHS 3. <input type="checkbox"/> Conv. Unins.			6. File Number: 17-2646	7. Loan Number:	8. Mortgage Insurance Case Number:
4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv. Ins.					
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agents are shown. Items marked "(p.o.c)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.					
D. Name & Address of Borrower: Vandelay999, LLC		E. Name & Address of Seller: A. Burton Shuford, Trustee in Bankruptcy for John Edward Koz and Heather Massey Koz, Case No. 16-30917 United States Bankruptcy Court for the Western District of North Carolina		F. Name & Address of Lender:	
G. Property Location: 2369 Capes Cove Drive Sherrills Ford, NC 28673		H. Settlement Agent: Knipp Law Office, PLLC. 8221 Village Harbor Dr, Cornelius, NC 28031		I. Settlement Date: 03/01/2017 Disbursement Date: 03/01/2017	
		Place of Settlement: 8221 Village Harbor Dr, Cornelius, NC 28031		TitleExpress	

J. Summary of Borrower's Transaction

100.	Gross Amount Due from Borrower		
101.	Contract sales price		35,000.00
102.	Personal property		
103.	Settlement charges to borrower (line 1400)		662.00
104.			
105.			
Adjustments for items paid by seller in advance			
106.	City/town taxes	to	
107.	County taxes	to	
108.	Assessments	03/01/2017 to 12/31/2017	1,064.71
109.			
110.			
111.			
112.			
120.	Gross Amount Due from Borrower		36,726.71
200.	Amounts Paid by or in Behalf of Borrower		
201.	Deposit or earnest money		3,000.00
202.	Principal amount of new loan(s)		
203.	Existing loan(s) taken subject to		
204.			
205.			
206.			
207.			
208.			
209.			
Adjustments for items unpaid by seller			
210.	City/town taxes	to	
211.	County taxes	01/01/2017 to 03/01/2017	60.23
212.	Assessments	to	
213.			
214.			
215.			
216.			
217.			
218.			
219.			
220.	Total Paid by/for Borrower		3,060.23
300.	Cash at Settlement from/to Borrower		
301.	Gross amount due from borrower (line 120)		36,726.71
302.	Less amounts paid by/for borrower (line 220)		3,060.23
303.	Cash	<input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	33,666.48

K. Summary of Seller's Transaction

400.	Gross Amount Due to Seller		
401.	Contract sales price		35,000.00
402.	Personal property		
403.			
404.			
405.			
Adjustments for items paid by seller in advance			
406.	City/town taxes	to	
407.	County taxes	to	
408.	Assessments	03/01/2017 to 12/31/2017	1,064.71
409.			
410.			
411.			
412.			
420.	Gross Amount Due to Seller		36,064.71
500.	Reductions In Amount Due to Seller		
501.	Excess deposit (see instructions)		
502.	Settlement charges to seller (line 1400)		5,809.73
503.	Existing loan(s) taken subject to		
504.	Payoff of first mortgage loan		
505.	Payoff of second mortgage loan		
506.			
507.	Disbursed as proceeds (\$3,000.00)		
508.			
509.			
Adjustments for items unpaid by seller			
510.	City/town taxes	to	
511.	County taxes	01/01/2017 to 03/01/2017	60.23
512.	Assessments	to	
513.			
514.			
515.			
516.			
517.			
518.			
519.			
520.	Total Reduction Amount Due Seller		5,869.96
600.	Cash at Settlement to/from Seller		
601.	Gross amount due to seller (line 420)		36,064.71
602.	Less reductions in amount due seller (line 520)		5,869.96
603.	Cash	<input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	30,194.75

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

700.	Total Real Estate Broker Fees	\$3,500.00			Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:						
701.	\$1,750.00	to	Lake Norman Realty			
702.	\$1,750.00	to	Remax Integrity			
703.	Commission paid at settlement					
800.	Items Payable in Connection with Loan					
801.	Our origination charge (Includes Origination Point 0.000% or \$0.00)	\$		(from GFE #1)		
802.	Your credit or charge (points) for the specific interest rate chosen	\$		(from GFE #2)		
803.	Your adjusted origination charges			(from GFE A)		
804.	Appraisal fee	to		(from GFE #3)		
805.	Credit report	to		(from GFE #3)		
806.	Tax service	to		(from GFE #3)		
807.	Flood certification	to		(from GFE #3)		
808.		to				

900.	Items Required by Lender to be Paid in Advance			
901.	Daily interest charges from	from 03/01/2017 to 04/01/2017 @ \$0.00/day	(from GFE #10)	
902.	Mortgage insurance premium	months to	(from GFE #3)	
903.	Homeowner's insurance	months to	(from GFE #11)	
904.		months to	(from GFE #11)	

1000. Reserves Deposited with Lender				
1001.	Initial deposit for your escrow account		(from GFE #9)	
1002.	Homeowner's insurance	months @ \$	/month	
1003.	Mortgage insurance	months @ \$	/month	
1004.	Property taxes	months @ \$	/month	
1005.	County taxes	months @ \$	31.05/month \$	
1006.	Assessments	months @ \$	105.83/month \$	
1007.	Aggregate Adjustment		\$	

1100. Title Charges				
1101.	Title services and lender's title insurance	\$	(from GFE #4)	600.00
1102.	Settlement or closing fee to	\$		
1103.	Owner's title insurance	\$	(from GFE #5)	
1104.	Lender's title insurance	\$		
1105.	Lender's title policy limit \$0.00 Lender's Policy			
1106.	Owner's title policy limit \$35,000.00 Owner's Policy			
1107.	Agent's portion of the total title insurance premium to	\$		
1108.	Underwriter's portion of the total title insurance premium to	\$		
1109.	Assignment of Boat Slip Lease Prep to Knipp Law Office, PLLC			150.00
1110.	Seller Admin Fee to Knipp Law Office, PLLC			30.00

1200. Government Recording and Transfer Charges				
1201.	Government recording charges	\$	(from GFE #7)	31.00
1202.	Deed \$31.00	Mortgage \$	Release \$	
1203.	Transfer taxes	\$	(from GFE #8)	
1204.	City/County tax/stamps	Deed \$	Mortgage \$	
1205.	Excise Tax on Conveyance	Deed \$70.00	Mortgage \$	70.00
1206.		Deed \$	Mortgage \$	
1207.	Assignment of Boat Slip Lease Recording Fee			31.00

1300. Additional Settlement Charges			
1301.	Required services that you can shop for	(from GFE #6)	
1302.		to	
1303.		to	
1304.	2016 Property Taxes	to Catawba County Tax Collector	385.68
1305.	Home Warranty	to	
1306.	HOA Certification Reimbursement	to Knipp Law Office, PLLC	290.00
1307.	HOA Current Balance	to Northview Harbour Owners Association	1,309.05
1308.	HOA Property Transfer Fee	to Henderson Properties	75.00

1400. Total Settlement Charges	(enter on lines 103, Section J and 502, Section K)	662.00	5,809.73
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*Paid outside of closing by (B)orrower, (S)eller, (L)ender, (I)nvester, Bro(K)er. **Credit by lender shown on page 1. ***Credit by seller shown on page 1.

HUD CERTIFICATION OF BUYER AND SELLER

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Buyers

VANDELAY999, LLC

John Scott Elliott, Member

Sellers

A. BURTON SHUFORD, TRUSTEE IN BANKRUPTCY FOR JOHN
EDWARD KOZ AND HEATHER MASSEY KOZ, CASE NO. 16-30917
UNITED STATES BANKRUPTCY COURT FOR THE WESTERN
DISTRICT OF NORTH CAROLINA

Settlement Agent

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

SETTLEMENT AGENT

DATE

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE TITLE 18: U.S. CODE SECTION 1001 AND SECTION 1010.